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THE WESTERN RAILS.

[FROM A CORRESPONDENT.]
I mentioned in my last the fact that the road from Perth to Hartley, describing them as the worst I had passed through in Australia, and now have to notice one of the best—namely, between Bowenfels and Mudgee. After leaving the first named town, until you arrive at the famous Cherry Tree Hill, you have one of the most beautiful rides on the side of the country; and after passing over such hills as the Arden Mountain, the one from Wollongong to Appin, and many others I could mention, the terror of the Mudgee people, the said Cherry Tree Hill, sinks into insignificance. The agricultural meeting was a great triumph, as the ball that followed. The gentlemen in and about this district all seem desirous of promoting each other's interest. For example: they have a leader in Mr. G. P. Cox, who is the common weal to have such a meeting, or to have such a thing done, you may consider it completed. The traveler, after leaving Mudgee, will have a beautiful road, to Guntawang, the estate of Mr. G. Rouse, where every conceivable occupation is carried on to a great extent, even to boating down; from here to Laby's is a like description, some fifteen miles. From Laby's the road is a journey of thirty miles to Mudgee. The road is a very fine one, kept by one Mr. Duckett, formerly of the *Bathurst Times*, will afford the traveler every degree of accommodation. Wellington, considering the time it has been called down, is a satisfactory result of many advantages, which are to be had on the road. It has neither schools nor an hospital.

June 5th.—A coroner's inquest was held at Wellington this day, at the Sportsman's Arms, on the body of a man named Robert Smith, who came by his death by being burnt on the Corra Creek. The deceased came to the above-named inn on Thursday, 30th ultimo, and requested the landlord, Mr. Duckett, to give him a bed and a supper. This he did, with his usual hospitality. The man died on Monday, 5th, at a very fine inn, kept by one Mr. Duckett, formerly of the *Bathurst Times*, will afford the traveler every degree of accommodation. Wellington, considering the time it has been called down, is a satisfactory result of many advantages, which are to be had on the road. It has neither schools nor an hospital.

I perceive a public meeting is called for the 23rd of this month, to take place in the court-house, for the purpose of establishing a school in this town. I hope it may be well attended, as the schoolmaster is very much abroad here. The court-house is undergoing great alterations; so that when Mr. Dowling, the District Judge, arrives, it will be found very convenient. Not a drop of rain has fallen since leaving Perth on the 10th of May.

MURRURUNDI.

[FROM OUR CORRESPONDENT.]
SUNDAY ACCIDENT.—Yesterday a poor fellow named Wall, a well-known carrier upon the Northern Road, camped for the night at Blandford. While unyoking the team, one of them, a young horse, attached to the poor fellow and gored him fearfully, trampling upon and completely crushing his leg. Dr. Gordon was sent for, and was very shortly after the occurrence in attendance upon the sufferer. The limb will be saved, as he is expected to-day. The limb will be saved, as he is expected to-day. The limb will be saved, as he is expected to-day.

COUNTRY NEWS.

A DARING HORSE-STEALER.—On Wednesday last, a young man, about twenty years of age, was lodged in our lock-up here on two charges of horse-stealing. The first was for stealing a horse, the property of Mr. George Gillard, of Bowling, A. C. on the 29th ultimo. The second was for stealing a horse, the property of Mr. George Gillard, of Bowling, A. C. on the 29th ultimo. It seems that the owners of the horses were at Ironbark on the day named above, and had put up at Mr. Fletcher's, the Reef Inn, their horses having been put into the stable. In the evening of that day, Brown went to the stable, when he found that the door had been broken open, and his own horse, as well as that of Gillard, was gone. He immediately informed the market police, and left in company with Gillard in pursuit of the thief. After proceeding a few miles on the road to Barre, they came upon a party camping, and of whom they knew, and, after mentioning the robbery to them, made them search for the horse. They were informed that a young man had come up with two horses, and pointed Watson out, when he confessed to having stolen the horses, and they immediately secured him. They started back with their prisoner to Ironbark, but before reaching that place Watson managed to escape. Information was given to district constable Lang, who immediately started on the 31st ultimo, and he immediately went in pursuit and succeeded in recapturing Watson at Hoskins's station on the last instant, about thirteen miles from where the horses were found, and eventually lodged him in the lock-up here on Tuesday last. He was brought up on that day before Dr. Scott, J.P., and remanded until Tuesday next, in order to afford time to collect evidence. There is a likelihood of another charge of horse-stealing being preferred against the prisoner, as a horse left by him at Ironbark, and which he claims as his property, is also claimed by Mr. Pringle, of Buggabugun.—*Tamworth Examiner* of Saturday.

INVESTING QUARTERLY.—The information which we have received during the past week from gentlemen who have visited the reef continues of the most encouraging character. The long-looked for crushing machine has at last been declared in working order, and has been opened with considerable effect. But little will be done this week in raising quartz, as the miners are making roads down from the reef. Woods and Kelly, on Saturday last, raised some very rich quartz from depths of 200 to 300 feet. The reef is now being worked by the late Mr. Dalton, who is expected here this week. Very little is doing in the alluvial workings; some parties are just clearing their expenses.—*Tamworth Examiner*.

OFFERING TO THE REV. JAMES GUTHRIE.—We learn from the *Western Post*, that a purse containing £121 19s. 6d. has been presented to the Rev. James Guthrie, of Mudgee, by his parishioners, "as a very slight mark of their appreciation and esteem for himself as their kind and attentive spiritual pastor, guide, and teacher."

CHURCH OF ENGLAND BAZAAR.—A bazaar for the purpose of raising funds to pay for the new organ of St. John's church, Mudgee, was held on Tuesday, Wednesday, and Thursday last, and has in every way exceeded the most sanguine expectations of its promoters. The net proceeds amounted to the handsome sum of £255 2s.—*Western Post and Mudgee Newpaper*.

HEAVY GOLD AT PUDRIDGE.—On Tuesday, Mr. D. Taylor, senior, showed us a piece of gold weighing 1 lb. 10 grs., got by his son's party out of Navigators' Gulch, at Badgully. It is much water worn, proving that originally it must have been considerably heavier. Mr. Taylor has also another piece somewhat smaller. Navigators' Gulch runs parallel with Bowen's Flat, being the second diggings opened on Puddridge, and lies between the "Old" and the head of Cameron's Swamp. This is a good indication that rough gold may be looked for to the eastward of the original diggings.—*Armidale Express*.

ROCKY RIVERS, June 6.—A mania for tunnelling seems to have taken possession of the miners, or rather a desire to invest in permanent undertakings for which large tunnels offer the greatest inducement. Messrs. Parker, Church, Smith, and Co. have commenced one on Mount Welch, being the second on that hill. It is the intention of these gentlemen to lay a tramway down, and when far enough in, to work a horse. I have no doubt but eventually it will pay very well, and give work for some years to come. Messrs. Watson, Bennett, and Dixon have commenced another, on the point known as "Chinaman's," their ultimate destination being that portion of Sydney

Flat lying between Dotley's Hill and Mr. Hayes's store. The headings on that part of the flat were very good, and it is known that a great quantity of gold has never been worked. A party of Chinamen have started another tunnel at Mount Welch, from the end known as Ryan's. I am afraid they will find the ground too broken to be profitably worked. If these tunnels progress favourably for two or three weeks, the Rocky River will start first on the flat in New South Wales for mining enterprise. I have heard it said that Mount Brisbane might pay for working in this manner, and as well as all the other places, where there are no difficulties to counteract, it is to the land. If headings were good, good work, allowing them to be taken from 25 to 35 feet high. The horse which on Sydney Flat is now fairly at work, with results so far satisfactory. It is very probable that the example will be followed by others, until horse whims for mining enterprise, and not as now the exception. I heard the other day of a new rush to Cabbage-tree Gully, on the western side of the river. This gully was worked several years ago, but it seems that something fresh was struck there last week.—*Correspondent of Armidale Express*.

HAWK IN NEW ENGLAND.—During the summer of 1880, Armidale was infested by a large species of hawk, equally notorious for its rapacity and its determination in enforcing it. Some would sweep off chickens from under verandahs or take meat in a plate from a person's hand, and all acted the scavenger of the occasion. The fowls were very shy, and the yards were generally covered with them, and if a dozen or two were shot, they were not missed five minutes afterwards. When the winter came they left the district, and, strange to say, we have observed none of them since. If they had been, they would have been very profitable. It is not a trifling gain to fowl breeders in New England.—*Armidale Express*.

BINGHAM THOMAS.—A gentleman from the gold-district arrived during the past week with some 200 ounces of gold-dust. He reports the diggings to be in a better state than for many months past. The number of diggers—Chinese included—has estimated at about 300, about eighty of whom are Europeans. At place called Apple Tree Flat, the Chinese are doing admirably, the sinking being very shallow. Much inconvenience is felt from the want of an escort from this place. At present the major part of the gold is conveyed to the Rocky River, and figures in the report from place to place having been made. This is injurious to both places, especially at Bingham, and we trust that an escort to that place will be established as soon as it is found to be necessary, which will not be long.—*Tamworth Examiner*.

GLEN QUINN, NAOMI RIVER, JUNE 7th.—Our correspondent writes: "For some weeks past we have had severe frost. Yesterday, however, a change took place, and the sun became cloudy, the atmosphere muggy, and shortly afterwards a heavy rain fell. It rained, and continues up to the time I write, with every prospect of an abundant supply. Drays will now be brought to bay in consequence; a swell in the river may be expected. Sheep are still travelling this way en route to Queensland. A large lot passed here last week for that destination, the property of Messrs. John and Henry Edwards. They were a prime lot, and in excellent condition, and well able to encounter so long a journey, being mostly of the high improved stock of Lloyd, Brothers. I see amongst the late arrivals the name of Mr. J. C. Lloyd, of Binniburget. There are many anxious inquiries up here as to his antecedents, paying a visit to his princely station. His antecedents warrant all classes in paying the gentleman the respect and esteem he so justly merits—he being found at all times ready and willing to help who might stand in need, and by his means many have been rescued from a state of destitution. Whenever that gentleman may visit the Naomi he will be hailed with a hearty *good will to fortune*."

LIFE ASSURANCE COMPARED WITH OTHER MODES OF INVESTMENT.

[From the *West Magazine*, November 10, 1880.]
WHAT becomes of your money? A very neatly printed brochure of twelve pages, bearing the title, has been forwarded to our office. It has evidently been got up for the purpose of enabling companies who may think fit to assist in its circulation to put the merits of their company into the hands of the public. As its circulation through such means would not be interfered with by the replies appearing once in a periodical publication, we take the whole of them to our Magazine, in order to enable agents in the country to consider whether the pamphlet could be made useful to their several districts.

I spend my money as fast as it comes.—What, all! Do you make no reserve? Have you anyone dependent upon you for children, parents, or other relatives? If you died, would there be any dear ones left behind without a penny, or, as frequently happens, with just enough to struggle on in the bitterness of genteel poverty? Have you no other means of giving this and not sufficient resolution to say it shall be the last time you will have to do so?

I invest all my money in my business. I can make more of it in that than in any other way. It is wise to place in your own hands the means of your own support. As its circulation through such means would not be interfered with by the replies appearing once in a periodical publication, we take the whole of them to our Magazine, in order to enable agents in the country to consider whether the pamphlet could be made useful to their several districts.

I put my money in building societies, and am buying the property of a new one. A very judicious thing to do if accompanied by another provision, viz., a protection against your family having to pay the instalments in event of death happening to prevent your doing so. Without this, such investment is of very doubtful benefit, and may become a great loss to you or to those you love. Reflect! Are you certain to live to pay the instalments of the mortgage?

I endow my children, and pay certain sums yearly. I have no other means of giving this and not sufficient resolution to say it shall be the last time you will have to do so? I endow my children, and pay certain sums yearly. I have no other means of giving this and not sufficient resolution to say it shall be the last time you will have to do so?

I cannot save much. What I do save I put in the Savings' Bank.—Are you saving for a specific object? If so, well. But if you are saving for your family, and as a provision, it is not even wise to put your savings there. Your interest is small, not more than three per cent., and there is the chance that the last payment you have made may be the last you can ever make. Death may come at the hour of your saving man as well as of the spendthrift. Make a deposit that at once saves itself fifty-fold.

I place all my spare money out on mortgage.—What return do you obtain for it? If safely invested, not more, probably, than four per cent. You must wait until you are able to accumulate considerable sums to do this; and then, frequently you have to delay whilst seeking for an eligible investment. Do you not perceive that you lose a great deal of compound interest by such delay? And are there no means of avoiding both these drawbacks? Read on and see. By the by, are you certain to live to do this?

I speculate with my money, and make the best of it.—By putting your money in a comparative manner, you can with some degree of comfort speculate with the surplus, knowing that, if even cut off in the midst of your speculations, or their resulting in total loss, it will not be a great loss, as you will still have your principal, and your dependents will still have their means of support. But certain of something what you can do so, and then, if you must try the wheel of Fortune, your lottery will not be one where all the tickets will be blanks. Collect your money in the midst of your brightest speculations.

I provide for my family, educate my children well, keep up a respectable appearance, and I find I can do nothing more.—Does this take the whole of your income? If so, you are in a most melancholy position. What! bring up your sons as gentlemen, and your daughters as ladies, and chance leaving them in utter poverty. Is this love or kindness, or even simple justice? Do you not wish to see the names of your children's names in the list of the successful? Do you not wish to see the names of your children's names in the list of the successful?

Life Assurance Office.—This is the wisest and most profitable mode of investing your surplus income for many reasons, though the least heard from, and the least understood, is an investment actually yielding a study of the table annexed (which is extracted from a paper of the Manchester Statistical Society) shows clearly that the average profit of all respectable life offices is three-and-a-half per cent. compound interest, taking into consideration that the average lives to the full average of persons at his age; and when one considers that during the

whole period of the currency of a policy there has been a risk of the death of the insured, and a consequent possible profit of hundreds or even thousands per cent., the result must be startling to those who have never studied the value of small savings, accumulated by a life office without difficulty, who employ persons skilled in monetary matters. This is all done without any trouble or loss of time to the insured. Three-and-a-half per cent. must be added at least one per cent. for the value of time lost in looking out for any other investment, especially for small amounts. If you wish to invest £25 it must cost you at least 5s. worth of time to find a safe channel for its use.

Again, there is the risk in all other cases of your living to make your investment. What is this worth? It is of course dependent on age—the older you are the more you should be charged for the risk. Let us take an average age, say thirty; the risk would be four shillings and nine-pence, or nearly one per cent. further.

Thus, compared with all other investments, the insurance is worth to you 5½ per cent. at the lowest possible calculation, and when you consider the certainty, and that the very first small payment saves the whole money you desire to save, you will doubtless be led to the conclusion that this is the only answer to the question of how to invest your money. In conclusion, I would suggest that if you intend saving at once, make that certain which has hitherto been uncertain.

Table of actual results of life assurance compared with investment of compound interest at three per cent., extracted from a table published by the Manchester Statistical Society, including forty examples representing all classes of offices.

Value of money invested.	Value of money at end of year.	Value of money at end of year.	Value of money at end of year.	Value of money at end of year.	Value of money at end of year.
£100	£105	£110	£115	£120	£125
£200	£210	£220	£230	£240	£250
£300	£315	£330	£345	£360	£375
£400	£420	£440	£460	£480	£500
£500	£525	£550	£575	£600	£625
£600	£630	£660	£690	£720	£750
£700	£735	£770	£805	£840	£875
£800	£840	£880	£920	£960	£1000
£900	£945	£990	£1035	£1080	£1125
£1000	£1050	£1100	£1150	£1200	£1250

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£800	£840	£880	£920	£960	£1000
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MERCANTILE AND MONEY ARTICLES.

THE following is the amount of Customs dues collected to-day:—

MERCANTILE AND MONEY ARTICLES.		
Tuesday Evening.		
THE following is the amount of Customs dues collected to-day:—		
Brandy .....	.....	£263 18 9
Gin .....	.....	283 11 8
Whisky .....	.....	134 0 0
Port .....	.....	111 10 0
Wine .....	.....	12 18 0
Alas, porter, and beer (in wood) .....	.....	10 4 0
..... (in bottles) .....	.....	10 4 0
Tobacco and snuff .....	.....	680 13 0
Tea .....	.....	38 10 6
Coffee and chicory .....	.....	376 9 9
Sugar, refined .....	.....	15 15 11
..... unrefined .....	.....	18 2 2
Spices .....	.....	825 0 0
Flavours .....	.....	2 10 0
Dues .....	.....	2 10 0
Total .....	.....	£2600 16 10